

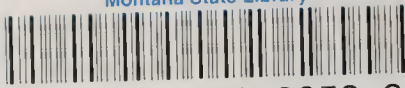
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Analysis of the Montana State
Fund cost and benefit
structure

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January 1995

Analysis of the Montana State Fund Cost and Benefit Structure

Prepared by the State Fund & Dept. of Labor Task Force

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Table of Contents

Letter from the Task Force..	3
Executive Summary.....	4
Rate Analysis.....	5
Benefit Analysis.....	6
System Dissatisfaction.....	9
Table of Definitions.....	10



STATE COMPENSATION INSURANCE FUND

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January 19, 1995

Letter from the Task Force:

For a majority of working Montanans, workers' compensation insurance covers job related injuries or illnesses. Escalating costs and operational challenges sent Montana's workers' compensation system into collapse only four years ago. With the New Fund only 4 years old, the system has taken a positive turn. Financial stability, operational efficiency and value added customer service have been the focal points.

One month ago, upon completion of the State Fund's first closed claim study by Tillinghast, a task force of State Fund and Department of Labor employees converged on an arduous task. The group closely evaluated the workers' compensation systems of Idaho, Oregon and Montana. The group met to uncover why Montana has higher rates and to detect differentials in Montana's benefit structure.

The final analysis is presented here along with a proposed package of reform concepts. We remain confident that this package will assist Montana in restoring confidence and predictability in its workers' compensation insurance system. The State Fund looks forward to the opportunity to form partnerships with Montana employers. We are committed to enhancing safety programs and incentives for workers timely return to a safe working environment, while providing quality medical care to injured workers. Please join us in our commitment and encourage creative solutions for the prosperity of Montana.

Regards,

Rick Hill

Chairman of Board



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EXECUTIVE SUMMARY

The pace of change in the workers' compensation insurance industry has accelerated over the past four years in Montana. The Legislature confronted challenging issues in 1991 and 1993. To further enhance the system, the task force has outlined key options to improve the system and reasons why Montana is different in its benefits and rates from Idaho and Oregon. The task force studied the culture of these states to identify contrasts and comparisons with their systems and their procedures. The task force compared the total amount of dollars in the workers' compensation system and where those dollars were allocated. Finally, the task force drew conclusions to what the Montana system could do to improve satisfaction and develop competitive rates.

RATE COMPARISON

Workers' compensation insurance seeks to insure efficient and adequate payment of medical expenses and lost wages to injured workers, while providing employers with reasonable and predictable insurance costs.

However, Montana's workers' compensation rates rank among the highest in the nation. To combat this situation, the task force chose to compare Idaho and Oregon with Montana because these two states maintain the highest workers' compensation rates in the northwest region after Montana. In addition, Oregon and Idaho are states often compared to Montana by employers when addressing their competitive standing. Furthermore, in 1990 Oregon reformed its workers' compensation system with considerable success moving from among the highest cost states (3rd highest) to a lower than average cost state.

No simple answer exists for why Montana continues to have higher rates than other states. Each state is unique in its industry mix, administrative structure, workers' compensation environment and work culture. Also, published insurance rates are often discounted and adjusted for claims loss experience, distinct risk characteristics, loss prevention practices and volume discounts. As a result, the comparison between Montana and other states remains a complex equation and fails to provide simple answers.

All Montana businesses know that rates have increased dramatically in the last 10 years (**figure 1**). The average rate for workers' compensation insurance at the State Fund today is 313% higher than the rate in 1983 and 81% higher than just four years ago (figure has been adjusted for increased payroll). Today, the 81% rate increase since 1990 has placed a \$74 million hardship annually on State Fund policyholders and over a \$100 million hardship overall on the Montana business community. When coupled with the Old Fund liability tax of \$43.9 million per year, of which \$28 million is assessed to employers, the total cost to Montanans is nearly \$145 million per year. It is interesting that the total amount is more than four times the financial impact of the income tax bill, HB 671 which caused an enormous backlash two years ago over an estimated \$33 million.

The task force analyzed the question of higher rates by utilizing data from several sources. For example, the Oregon Department of Consumer and Business Services report of 1994 compared workers' compensation rates among all states. In that report, Montana ranked **second highest** with an index rate of 6.91. Idaho and Oregon ranked slightly below the average at 3.88 and 3.70 respectively (**figure 2**). The indexes in the study were based upon the NCCI (private insurance) rates.

However, due to Montana's individual experience, which adjusts the NCCI rates, the rates are not consistent with over all State Fund rates. The adjusted average rate for the State Fund is approximately \$5.95, which still positions the State Fund 4th highest among 50 states.

Since the average rate can be skewed by industry mixes, the task force examined various rates by classification code for Montana, Oregon and Idaho. Utilizing the top payroll categories for Montana and other competitive codes, the comparison indicates that, **Montana's rates on average are higher by 36% over Idaho and 42% above Oregon (figure 3).** Furthermore in 1993, Idaho paid a **22.6% annual dividend to policyholders** and Oregon paid a **9.6% annual dividend to policyholders.**

Workers compensation rates in Montana are clearly high. The task force believes that our existing workers' compensation environment hinders economic development in Montana. Montana's high rates discourage business development and makes attracting new business to Montana particularly difficult. The situation discourages employers from hiring new and more employees, adversely impacting employment and causing possible job loss. Montana's high rates hinder an employer's ability to raise wages because of higher premiums for workers' compensation insurance. Also, the task force believes that the current system discourages compliance. Employers may find it attractive to misclassify employees, make existing employees independent contractors and under-report payroll. These factors argue for further reform of workers' compensation in Montana.

Recommendation: Address competitiveness with other states for our economic future. Bring Montana's rates to comparable levels with neighboring states by adjusting benefits, containing costs and improving operations.

BENEFITS

Armed with data from the closed claim study and state fund surveys, the task force examined data reflecting historical claim costs in the comparing states. Since reporting agencies such as NCCI use mature data, the historical figures had to be updated to current law. NCCI data indicates that Montana benefits are more costly than Oregon and Idaho.

Permanent disabilities fall into two general categories; permanent total disability (where the injured worker does not return to work), and permanent partial disability (where the injured worker suffers a disability but does return to the work force). Montana's costs in both areas are significantly higher than Idaho and Oregon.

To develop a better understanding of how the different benefits impact costs, the task force examined eight comparative case studies. These case studies were valued using current law in Montana, Idaho and Oregon. The case studies are detailed in **figure 4**. Clearly, Montana's benefits structure is more generous, particularly for cases involving lower wage workers and low wage loss claims for permanent partial disability. Montana's system places less emphasis on wage loss and has created separate entitlements for age, education, physical restriction and vocational rehabilitation regardless of wage loss.

In 1991, Montana law was modified to make the formula for benefits more objective. While that has accomplished more objectivity, the current formula has resulted in a bias in benefits or injuries that do not result in significant wage loss. Vocational rehabilitation benefits, prior to 1991 were referred to a panel at the Department of Labor that was cumbersome and litigious. Currently, it is unclear under what circumstances workers are eligible for rehabilitation benefits beyond the requirement that they are unable to return to the time of injury job. **It is not clarified at this point whether wage loss is a criteria for access to rehabilitation benefits.** As a result, vocational rehabilitation does not always correlate to increasing or restoring wage earning ability. In addition, it is uncertain whether there is an offset of permanent partial disability benefits.

When accessed, vocational rehabilitation may extend wage loss disability benefits at the temporary total rate for an additional 104 weeks. Workers may also be eligible for 10 weeks vocational rehabilitation benefits until training begins and eight

weeks additional rehabilitation benefits until re-entry into the work force. With auxiliary benefits included, the total benefit can add nearly \$50,000 to a permanent partial claim, even when no wage loss occurs.

The current formula awards relatively higher benefits to those earning less than the average weekly wage and relatively less to those whose earning power is more than the average weekly wage at the time of injury.

The closed claim study demonstrates that 65% of the cases where permanent partial disability payments were made, there was no wage loss. Closed claim study data further indicates that in 44% of State Fund permanent partial disability cases, benefits are paid for age and education entitlements even where there is no wage loss. The study also shows that in about 10% of the cases, benefits were paid for physical restrictions when no wage loss occurred. Taking all of these facts into consideration, one can see that Montana's benefit structure is oriented to non-economic, rather than economic considerations.

The workers' compensation environments in Idaho, Oregon and Montana are contrasted by the legal, competitive and industry culture of these states. Oregon for instance, initiated significant reform in 1990 after a severe crisis. Since that time, the Oregon State Fund has lowered rates by about 1/3, modified benefits and initiated intensive claims administration. The Oregon State Fund is twice the size of the Montana State Fund relative to the number of claims and policyholders, and its operating expense ratio is 36.02% compared with Montana at 6.33% and Idaho at 11.73% (1993 figures). Recognizing the complex administrative process in Oregon, the task force is not recommending this tactic be used in Montana. The task force merely wanted to identify the different structure.

In Oregon the emphasis is less on permanent partial disability lump sum payments and more on retraining. In contrast to Montana, Oregon workers receive smaller lump sum payments for impairment or physical restrictions where retraining is not required. Age and Education are considered only for disabilities where physical restriction and impairment are combined with the workers level of training. Oregon has created a culture where the emphasis is on returning to work and restoring earning capacity. As a consequence of this, relatively few workers access retraining. As noted earlier, the administrative costs of managing this complex and complicated system is substantial.

The culture in Idaho is also unique. Employers and the Idaho State Fund work diligently at returning workers to the time of injury job. Data indicates that 88% of workers qualifying for temporary disability return to work at their pre-injury wage. The partial disability benefits in Idaho increase significantly if a wage loss occurs. By combining a culture that emphasizes return to work with a benefit structure that limits benefits in situations where there is no wage loss, Idaho's costs and rates remain lower. And, as a result, fewer workers in Idaho receive disability benefits than in Montana.

Montana has similar industry and geography as Idaho and Oregon. Montana is in the same northwest region and competes for similar economic opportunities. However, when comparing workers' compensation systems, the states appear worlds apart. Before 1987, Montana's system was litigious and expensive. The courts interpreted Montana's benefits liberally. Loss of earning capacity became speculative rather than actual. Consequently, generous benefits were paid even if wage loss was never realized.

After 1987, the workers' compensation system was revised to emphasize wage loss. Loss in earning capacity was changed to actual wage loss and lump sum settlements were discounted. In 1991, four new entitlements were added to the law; physical restriction, age, education and vocational rehabilitation. Wage loss benefits were reduced and the formula was changed from 500 weeks to 350 weeks and the discount to present value was eliminated.

Today, workers are entitled to large lump sum settlements and the system allows workers who suffer no wage loss to significant entitlements. Considering this, the task force believes that access to vocational rehabilitation should be limited to injured workers suffering a wage loss. The task force also believes that the vocational rehabilitation should focus on restoring or enhancing earning ability, and that permanent partial disability benefits should be offset by the retraining.

Recommendation: Restore emphasis on wage loss and link vocational rehabilitation to wage loss and make it an optional benefit. Create incentives for employers, workers and insurance companies to fund on the job training.

SYSTEM DISSATISFACTION

Montana's workers' compensation system is burdened with claimant and policyholder dissatisfaction. This caused the task force to review lag times from the date of injury to key dates such as claim reports, issuance of claimant's checks, maximum medical improvement, release to return to work and claim closure. The task force concluded that lag times have a significant impact on system satisfaction. Extended lag times also drive costs within the system and should be addressed administratively and possibly statutorily.

Many differences exist between Montana, Idaho and Oregon with respect to administrative process and culture. For example, Idaho places a strong emphasis on supporting employers in efforts to retain workers, modify jobs for injured workers and encourage workers to stay in the work force with modified duty. Oregon on the other hand takes an administrative approach to deal with policyholders and claimants to encourage retraining and return to work and has developed a high threshold in order to access benefits. In both states, the current system has resulted in high customer satisfaction and predictability.

In contrast, Montana's prevailing attitude among employers is, "come back after you're healed", while employees would rather take the money and be done with the system. Sadly, little economic incentive exists for the employer and insurer to manage post injury claims involving permanent partial disabilities. Seventy nine percent of the permanent partial disability entitlements are for benefits other than wage loss, even if the worker returns to work at or near the time of injury wage.

Dissatisfaction with Montana's workers' compensation system must be addressed. The success our future rests on working together to modify Montana's culture and attitudes. Montana needs a system containing the necessary elements of predictability, confidence and trust. Montana's system should focus on compensating injured workers who suffer a wage loss and maintaining a vocational rehabilitation system that restores an injured worker's ability to earn. Ultimately, the goal of this system should be high customer satisfaction, quality services, and people working together to improve the process while preserving proper treatment for injured workers.

Recommendation: Create Predictability, decrease litigation and restore confidence by accelerating the process and reducing subjective elements.

Table of Definitions:

Maximum Medical Improvement (MMI): also, Medical stability or maximum healing. A point in the healing process when further medical improvement would not be expected.

Permanent Partial Disability: Disability benefits payable after worker reaches Maximum Medical Improvement (MMI) in which a worker is capable of employment in some capacity but has a physical restriction due to the injury which impairs ability to work.

Permanent Disability Total: A condition resulting from an injury after MMI in which a worker has no reasonable prospect of performing regular employment.

Vocational Rehabilitation: Retraining an injured worker.

Temporary Total Disability: A condition due to an injury which results in total loss of wages and exists until a worker reaches MMI.

Early Return to Work: date physician releases injured worker to modified job before MMI obtained.

National Council on Compensation Insurance, Inc. (NCCI)



History of Rate Changes for State Fund

Fiscal Years 1983 through 1994

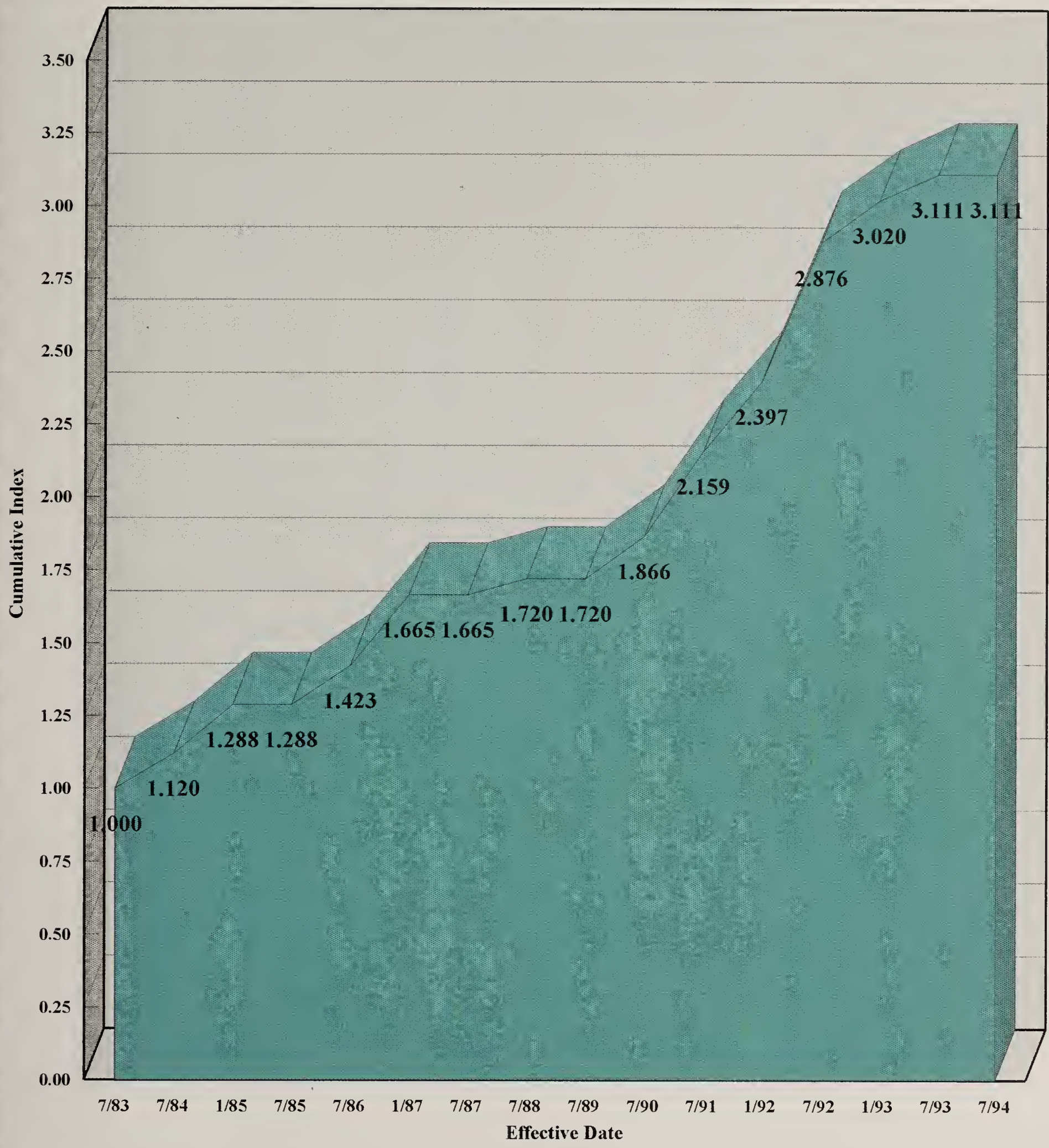


Figure 1 - attributed to actuary report, March 1994

Workers' Compensation Premium Rate Ranking 1994

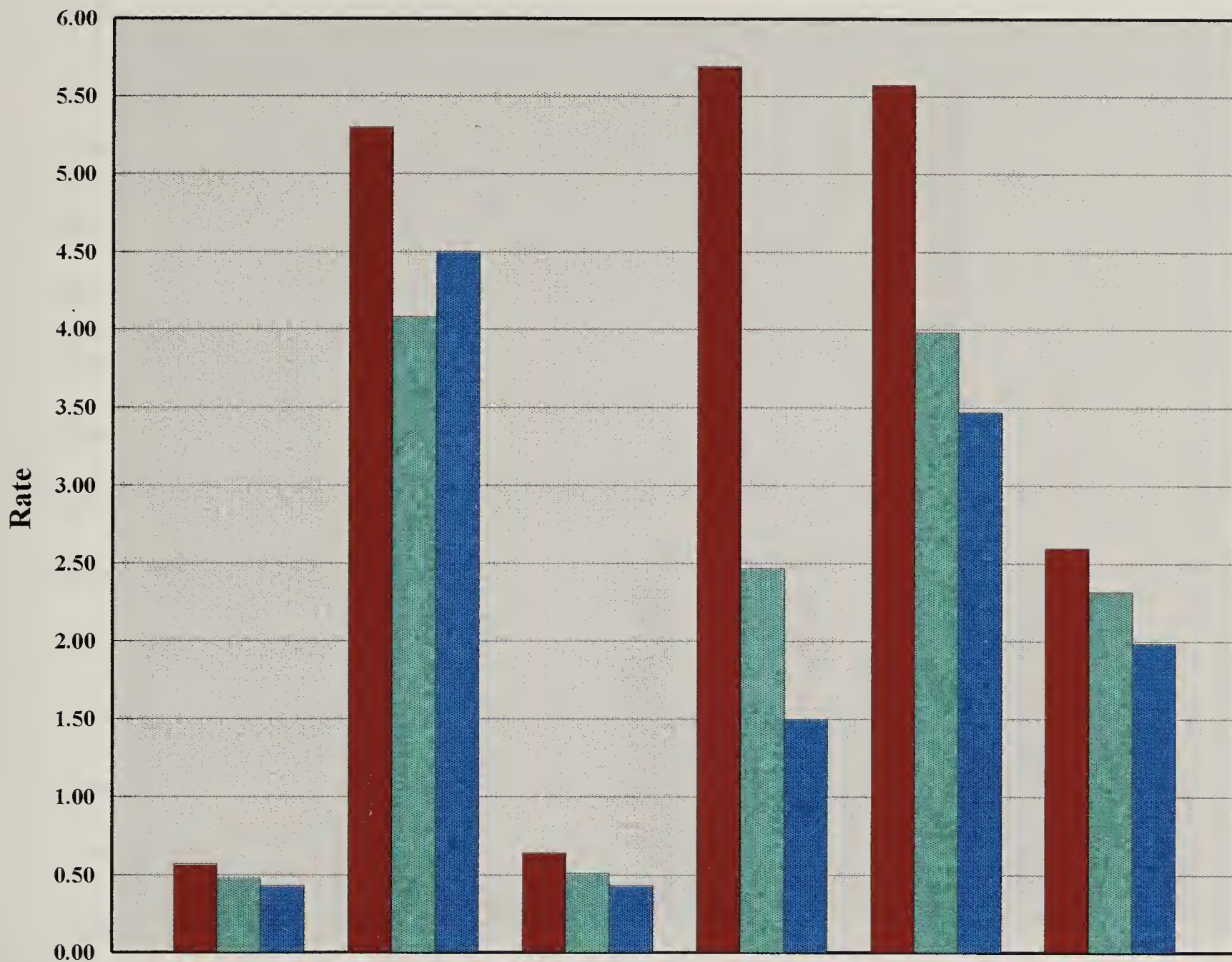
1994 Rank	State	Index Rate	
1	Louisiana	6.98	
2	Montana	6.91	
3	Hawaii	6.06	1994 State Fund Rate 5.95
4	Texas	5.91	4th
5	Maine	5.87	
6	Rhode Island	5.75	
7	New Mexico	5.75	
8	Florida	5.72	
9	Illinois	5.48	
10	Kentucky	5.46	
11	New York	5.38	
12	Connecticut	5.34	
13	Minnesota	5.29	
14	Colorado	5.28	
15	California	5.04	
16	Pennsylvania	5.02	
17	Massachusetts	4.98	
18	Oklahoma	4.86	
19	District of Columbia	4.83	
20	Alabama	4.78	
21	New Hampshire	4.73	
22	Nevada	4.55	
23	Michigan	4.54	
24	Georgia	4.52	
25	Ohio	4.42	
26	Missouri	4.35	
27	Vermont	4.21	
28	Arizona	4.18	
29	Alaska	3.92	
30	Idaho	3.88	
31	South Dakota	3.88	
32	Oregon	3.70	
33	Mississippi	3.70	
34	Arkansas	3.69	
35	Utah	3.62	
36	Tennessee	3.60	
37	New Jersey	3.58	
38	Kansas	3.49	
39	Iowa	3.47	
40	North Carolina	3.41	
41	Washington	3.33	
42	Nebraska	3.31	
43	Delaware	3.18	
44	Wisconsin	3.17	
45	Maryland	3.08	
46	West Virginia	2.93	
47	South Carolina	2.91	
48	Wyoming	2.84	
49	Virginia	2.76	
50	North Dakota	2.53	
51	Indiana	2.26	

Compiled by the Oregon Department of Consumer & Business Services October 1994 (based on NCCI data)

Figure 2

Comparative Rate Analysis

Hazard Group 2



Class Code	8810	9079	8868	8833	8033	8017
Montana	0.57	5.30	0.64	5.69	5.57	2.60
Idaho	0.48	4.08	0.51	2.47	3.98	2.32
Oregon	0.43	4.50	0.43	1.50	3.47	1.99
	Clerical	Restaurant	School	Hosp. (Prof)	Supermarket	Retail Store

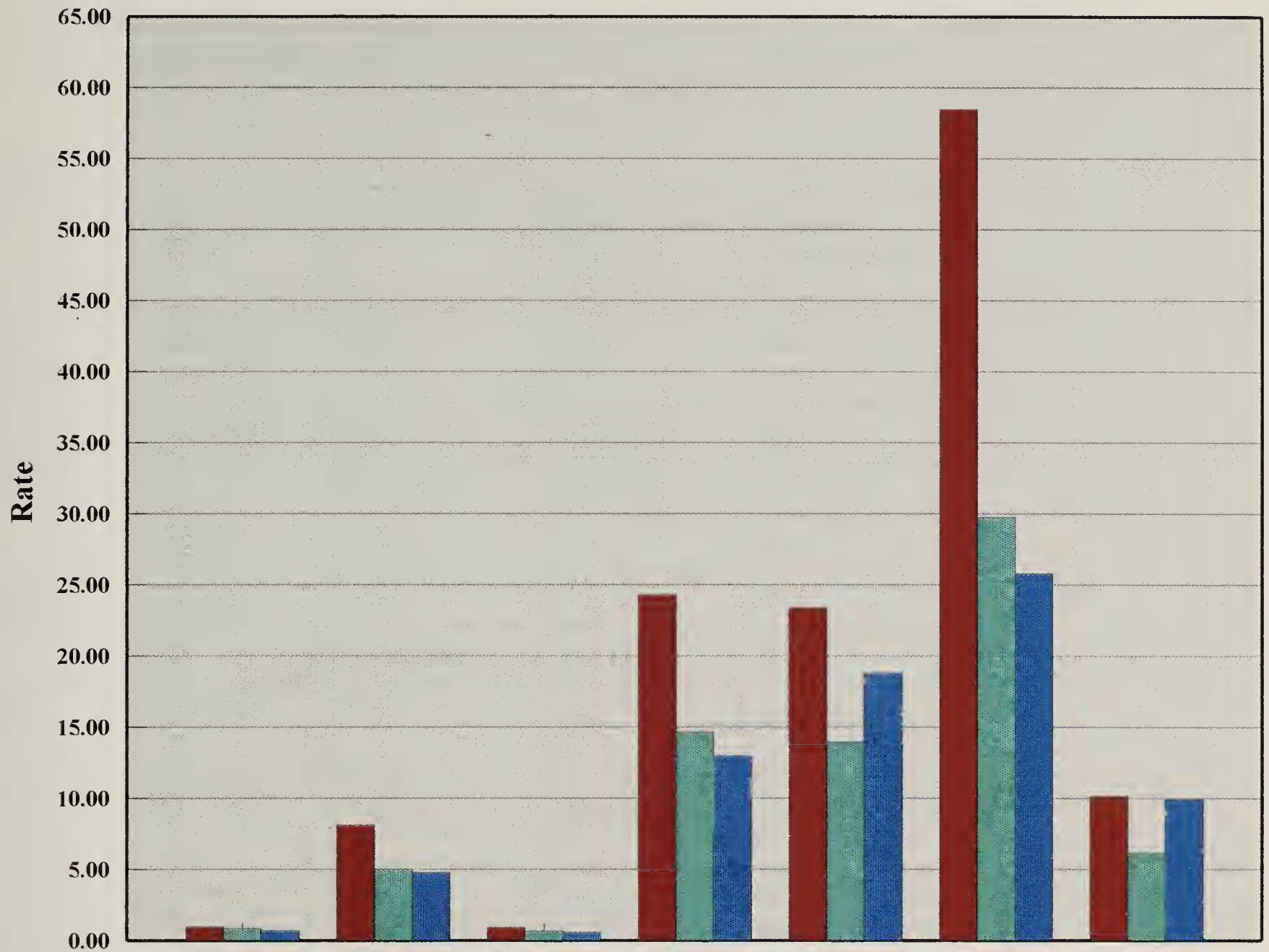
Both Idaho and Oregon pay annual dividends to policyholders.

Rates provided by Montana, Idaho, and Oregon State Funds

(Montana - 7/1/94 edition, Idaho - 1/1/95 edition, Oregon - 1/1/95 edition)

Comparative Rate Analysis

Hazard Group 3



Class Code	8742	8380	8832	7219	5645	5551	1165
Montana	0.95	8.11	0.90	24.31	23.36	58.46	10.13
Idaho	0.82	5.01	0.64	14.64	13.94	29.71	6.15
Oregon	0.69	4.78	0.56	12.97	18.76	25.79	9.90
	Sales (Out)	Service Station	Phys. Office	Truck Driver	Carpentry (Res)	Roofing	Mining (Surface)

Both Idaho and Oregon pay annual dividends to policyholders.

Rates provided by Montana, Idaho, and Oregon State Funds

(Montana - 7/1/94 edition, Idaho - 1/1/95 edition, Oregon - 1/1/95 edition)

- 1) Agricultural Worker 38 years old
 10th grade education
 Back Injury 10% Impairment
 Time of Injury wages:
 \$1,200.00/month (\$276.18/week)
 Returns to work at \$4.25 /hour
 Permanent physical restriction is
 from heavy to medium work.

Case #1

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$9,666.30	N/A	N/A	N/A
Wage Loss	\$12,888.40	N/A	\$30,870.00	N/A
Impairment	\$6,447.35	\$3,484.96	\$11,025.00	\$11,025.00
Age	\$1,288.84	N/A	N/A	N/A
Education	\$1,288.84	N/A	N/A	N/A
Other	N/A	\$5,377.44	\$5,377.44	N/A
Rehab 8 Weeks	\$1,472.96	N/A	N/A	N/A
PPD Total Without Retraining	\$32,719.69	\$8,962.40	\$41,895.00	\$11,025.00
Retraining	\$20,989.68	\$19,186.22	N/A	N/A
Partial With Retraining	\$32,719.69	\$7,886.91	N/A	N/A
TOTAL With Retraining	\$53,709.32	\$27,073.13	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 2) Logger 29 years old High School Graduate
 Shoulder/cervical injury 7% Impairment
 Time of Injury wages \$500.00 /week
 Returns to work at \$8.00/hour
 Restriction is from heavy to light

Case #2

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$13,055.00	N/A	N/A	N/A
Wage Loss	\$13,055.00	N/A	\$30,870.00	0
Impairment	\$4,569.25	\$2,509.47	\$11,025.00	\$11,025.00
Age	0	N/A	N/A	N/A
Education	\$1,305.50	N/A	N/A	N/A
Other	N/A	\$5,377.44	N/A	N/A
Rehab 8 Weeks	\$2,666.67	N/A	N/A	N/A
PPD Total Without Retraining	\$34,651.42	\$7,886.91	\$41,895.00	\$11,025.00
Retraining	\$38,000.00	\$23,156.66	N/A	N/A
Partial With Retraining	\$34,651.42	\$7,886.91	N/A	N/A
TOTAL With Retraining	\$72,651.42	\$31,043.57	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 3) Waitress 34 years old GED
 Low back sprain 5% Impairment
 Time of Injury wages: 200.00/week with tips
 Returns to work at minimum wage
 Restriction is from heavy to light

Case #3

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$4,666.55	N/A	N/A	N/A
Wage Loss	\$4,666.55	N/A	\$11,025.00	N/A
Impairment	\$2,333.78	\$1,792.48	\$5,512.50	\$5,512.50
Age	\$933.31	N/A	N/A	N/A
Education	\$933.31	N/A	N/A	N/A
Other	N/A	-	N/A	N/A
Rehab 8 Weeks	\$1,066.64	N/A	N/A	N/A
PPD Total Without Retraining	\$14,599.64	\$1,792.48	\$16,637.50	\$5,512.50
Retraining	\$15,199.67	0	N/A	N/A
Partial With Retraining	\$14,599.64	0	N/A	N/A
TOTAL With Retraining	\$29,799.26	0	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 4) Rough carpenter 44 years old High school Graduate
 Cervical Injury with fusion 15% impairment
 Time of injury wages: \$10.50/hour
 Returns to work at \$5.00 per hour
 Restriction is heavy to light

Case #4

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$13,055.00	N/A	N/A	N/A
Wage Loss	\$13,055.00	N/A	\$40,792.50	N/A
Impairment	\$9,791.25	\$5,377.44	\$16,537.50	\$16,537.50
Age	\$1,305.50	N/A	N/A	N/A
Education	\$1,305.50	N/A	N/A	N/A
Other	N/A	\$5,377.44	N/A	N/A
Rehab 8 Weeks	\$2,240.00	N/A	N/A	N/A
PPD Total Without Retraining	\$40,752.25	\$10,754.88	\$57,330.00	\$16,537.50
Retraining	\$31,920.00	\$19,451.16	N/A	N/A
Partial With Retraining	\$40,752.25	\$10,754.88	N/A	N/A
TOTAL With Retraining	\$72,672.25	\$30,206.04	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 5) Same carpenter
 Same injury no surgery
 10% Impairment
 Employer modifies job to light duty
 No wage loss

Case #5

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$13,055.00	N/A	-	N/A
Wage Loss	0	N/A	-	-
Impairment	\$6,527.50	\$5,377.44	-	\$11,025.00
Age	\$1,305.50	N/A	-	N/A
Education	\$1,305.50	N/A	-	N/A
Other	N/A	\$5,377.44	-	N/A
Rehab 8 Weeks	\$2,240.00	N/A	-	N/A
PPD Total Without Retraining	\$24,433.50	\$10,754.88	-	\$11,025.00
Retraining	\$31,920.00	0	-	N/A
Partial With Retraining	\$24,433.50	N/A	-	N/A
TOTAL With Retraining	\$56,353.50	-	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 6) Same carpenter
 Same injury no surgery
 10% impairment
 Returns to modified work at \$8.00 per hour

Case #6

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$13,055.00	N/A	N/A	N/A
Wage Loss	\$13,055.00	N/A	\$15,435.00	0
Impairment	\$6,527.50	\$5,377.44	\$11,025.00	\$11,025.00
Age	\$1,305.50	N/A	N/A	N/A
Education	\$1,305.50	N/A	N/A	N/A
Other	N/A	\$5,377.44	N/A	N/A
Rehab 8 Weeks	\$2,240.00	N/A	N/A	N/A
PPD Total Without Retraining	\$37,488.50	\$10,754.88	\$26,460.00	\$11,025.00
Retraining	\$31,920.00	\$19,451.16	N/A	N/A
Partial With Retraining	\$37,488.50	\$10,754.88	N/A	N/A
TOTAL With Retraining	\$69,408.50	\$30,206.04	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 7) Grocery store clerk 50 years old GED
 Back injury 8% impairment
 Time of injury wages \$6.00/hour
 Returns to a \$5.00/hour
 Restriction medium to light

Case #7

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$8,400.00	N/A	N/A	N/A
Wage Loss	\$5,600.00	N/A	0	0
Impairment	0	0	0	0
Age	\$1,120.00	N/A	N/A	N/A
Education	\$1,120.00	N/A	N/A	N/A
Other	N/A	0	N/A	N/A
Rehab 8 Weeks	\$1,280.00	N/A	N/A	N/A
PPD Total Without Retraining	\$17,520.00	0	0	0
Retraining	\$18,240.00	0	N/A	N/A
Partial With Retraining	\$17,520.00	0	N/A	N/A
TOTAL With Retraining	\$35,760.00	-	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

- 8) Electrician 45 year old Vo Tech degree
 Back Injury 15% impairment
 Time of Injury wages \$650.00/week
 Returns to \$400.00/week
 Restrictions medium to light

Case #8

	MONTANA Current	OREGON	IDAHO With Wage Loss	IDAHO Without Wage Loss
Physical Restrictions	\$6,527.50	N/A	N/A	N/A
Wage Loss	\$13,055.00	N/A	\$8,820.00	N/A
Impairment	\$9,791.25	\$5,377.44	\$16,537.50	\$16,537.50
Age	\$1,305.50	N/A	N/A	N/A
Education	\$1,305.00	N/A	N/A	N/A
Other	N/A	\$2,150.98	N/A	N/A
Rehab 8 Weeks	\$2,984.00	N/A	N/A	N/A
PPD Total Without Retraining	\$39,968.75	\$7,528.42	\$25,357.50	\$16,537.50
Retraining	\$42,522.00	\$30,103.66	N/A	N/A
Partial With Retraining	\$34,968.75	\$7,528.47	N/A	N/A
TOTAL With Retraining	\$77,490.75	\$37,632.08	-	-

In Idaho hours 88% of injured workers return to work without wage loss.

Distribution of State Fund Benefits

Total Benefits = \$198,500,000

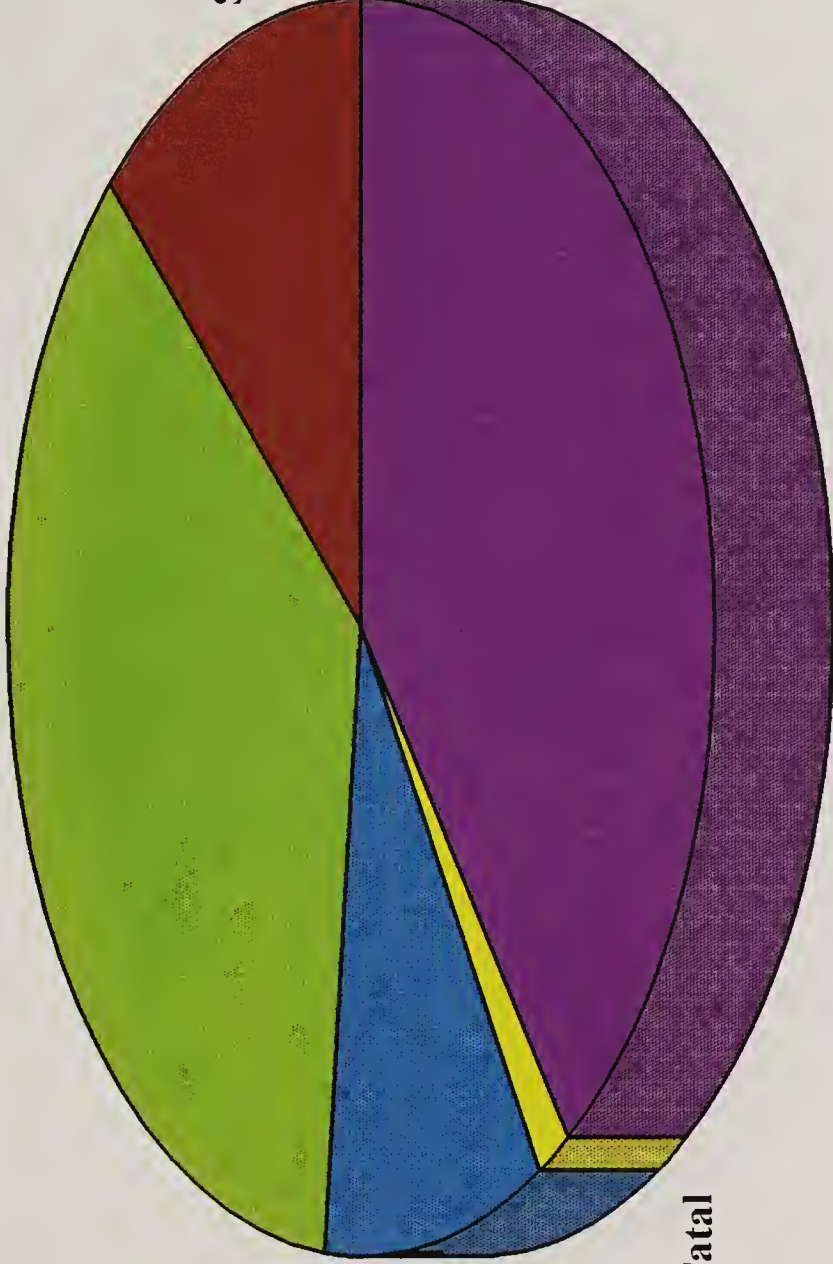
\$71,000,000 (35.8%) Permanent Partial

\$25,000,000 (12.6%) Temp Total

\$20,000,000 (10.1%) Perm Total

\$3,000,000 (1.5%) Fatal

\$79,500,000 (40.1%) Medical



Permanent Partial Disability

Total PPD Benefits = \$71,000,000

